SCE HOUSEHOLD FINANCE SURVEY
PUBLIC QUESTIONNAIRE

The following questionnaire includes items which correspond to variables that are currently released in the SCE Household Finance Survey microdata. As of April 2019, questions that were included in earlier waves of the survey, but are no longer fielded, do not appear in this questionnaire or in the microdata. All items that are currently fielded are included below and in the microdata.

Branching logic is highlighted in yellow. If a question was added after the first wave was fielded, its date of addition is noted in brackets next to the variable name. Questions with multiple response options limit respondents to choosing one option unless otherwise noted.

March 16, 2020
A1new
Could you tell us what your current living situation is?

☐ Married or living with a partner (1)
☐ Separated (2)
☐ Divorced (3)
☐ Widowed (4)
☐ Never Married (5)

Q45new [added 2015]
Please tell us how many of the following people usually live in your primary residence, other than yourself (including those who are temporarily away) (As a reminder, by primary residence we mean the place where you usually live):

Spouse/partner (1)
Children ages 25 or older (2)
Children ages 18 to 24 (3)
Children ages 6 to 17 (4)
Children ages 5 or younger (5)
Your or your spouse/partner’s parents (6)
Other relatives (like siblings or cousins) (7)
Non-relatives (like roommates or renters) (8)

Q45newdk [added 2015]
☐ None of the above, I live alone (1)

Q45new2 [added 2015]
And how about 12 months ago, how many of the following people were living in your primary residence, other than yourself (including those who were temporarily away):

Spouse/partner (1)
Children ages 25 or older (2)
Children ages 18 to 24 (3)
Children ages 6 to 17 (4)
Children ages 5 or younger (5)
Your or your spouse/partner’s parents (6)
Other relatives (like siblings or cousins) (7)
Non-relatives (like roommates or renters) (8)

Q45new2dk [added 2015]
☐ None of the above, I lived alone (1)

Q45new3 [added 2015]
And how about 12 months from now, how many of the following people do you expect to be living in your primary residence, other than yourself (including those who are temporarily away):

Spouse/partner (1)
Children ages 25 or older (2)
Children ages 18 to 24 (3)
Children ages 6 to 17 (4)
Children ages 5 or younger (5)
Your or your spouse/partner’s parents (6) ________________
Other relatives (like siblings or cousins) (7) ________________
Non-relatives (like roommates or renters) (8) ________________

Q45new3dk [added 2015]
☐ None of the above, I expect to live alone (1)

A3newa
Do you currently live at the same address where you lived 12 months ago?
☐ Yes (1)
☐ No (2)

Questions A3newb-A3newc asked if A3newa=2

A3newb
Please indicate which of the following applies to you:
☐ I moved to a different state (1)
☐ I moved to a different county in the same state I lived in 12 months ago (2)
☐ I moved but still live in the same state and county I lived in 12 months ago (3)
☐ Other (please specify) (4)____________

A3newc
What was the reason for your move?
Check all that apply.
☐ Job change (1)
☐ Birth of child(ren) (2)
☐ Departure of child(ren) to college (3)
☐ Marriage or moving in with a partner (4)
☐ Divorce or separation (5)
☐ Foreclosure or bankruptcy (6)
☐ Financial difficulties (7)
☐ I went back to live with my parents (8)
☐ To take care of an older relative (9)
☐ Move into better school district (10)
☐ Wanted to move to a different type of home (e.g., apartment to a house, more bedrooms, wanted to downsize, etc.) (11)
☐ Wanted a more affordable housing situation (12)
☐ Other (please specify) (13)____________

C3new
We would like to review some of the things that may have happened to you over the past year. Have you experienced a large increase or decrease in your household income during the last 12 months (As a reminder, by household we mean everyone who usually lives in your primary residence, excluding non-relatives (like roommates and renters))? 
☐ Yes (1)
☐ No (2)
**C3new1 [asked if C3new=1] [added 2015]**

What type of large change in your household income did you experience?

- A large increase (1)
- A large decrease (2)

**C3new1aa [asked if C3new=1] [added 2017]**

To what extent was the increase/decrease in your household income expected or not?

<table>
<thead>
<tr>
<th>Totally unexpected</th>
<th>1 (1)</th>
<th>2 (2)</th>
<th>3 (3)</th>
<th>4 (4)</th>
<th>5 (5)</th>
<th>6 (6)</th>
<th>7 (7)</th>
<th>Totally expected</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td></td>
</tr>
</tbody>
</table>

**C3new1a [asked if C3new=1=1] [added 2015]**

Which, if any, of the following events did you experience that were related to this large increase in household income?

<table>
<thead>
<tr>
<th></th>
<th>No (1)</th>
<th>Yes (2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Someone in my household started a new job (1)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>My spouse/partner started a new job (3)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Other individual(s) with an income moved into the household (5)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Someone in my household experienced a large increase in income (7)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Other (please specify): (6)___________</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

**C3new2a [asked if C3new1=2] [added 2015]**

Which, if any, of the following events did you experience that were related to this large decrease in household income?

<table>
<thead>
<tr>
<th></th>
<th>No (1)</th>
<th>Yes (2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Someone in my household was laid off (1)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Someone in my household quit his/her job (2)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>My spouse/partner was laid off (3)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>My spouse/partner quit her/his job (4)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Other individual(s) with an income moved out of the household (5)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Someone in my household experienced a large decrease in income (7)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Other (please specify): (6)___________</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

**C3new6 [added 2016]**

Did your household experience a major change in your total wealth during the last 12 months? By “total wealth” we mean all the assets you own (such as savings, house(s), business(es), land, vehicle(s),...) minus all the debt you owe.

- Yes (1)
- No (2)

**Question C3new6b asked if c3new6=1**

**C3new6b [added 2016]**
What type of large change in your household total wealth did you experience?

- A large increase (1)
- A large decrease (2)

**Questions c3new6c and c3new6e asked if c3new6b=1**

**C3new6c [added 2016]**
To what extent was the increase in your household total wealth expected or not?

<table>
<thead>
<tr>
<th>Totally unexpected</th>
<th>1 (1)</th>
<th>2 (2)</th>
<th>3 (3)</th>
<th>4 (4)</th>
<th>5 (5)</th>
<th>6 (6)</th>
<th>7 (7)</th>
<th>Totally expected (h2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**C3new6e [added 2016]**
Which event did you experience that was the primary reason for this large increase in household total wealth?

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**Questions c3new6d and c3new6f asked if c3new6b=2**

**C3new6d [added 2016]**
To what extent was the decrease in your household total wealth expected or not?

<table>
<thead>
<tr>
<th>Totally unexpected</th>
<th>1 (1)</th>
<th>2 (2)</th>
<th>3 (3)</th>
<th>4 (4)</th>
<th>5 (5)</th>
<th>6 (6)</th>
<th>7 (7)</th>
<th>Totally expected</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**C3new6f [added 2016]**
Which event did you experience that was the primary reason for this large decrease in household total wealth?

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**C3new3 [added 2015]**
Have you [or your spouse/partner] experienced a major change in health during the last 12 months?

- Yes (1)
- No (2)

**C3new3a [asked if C3new3=1] [added 2015]**
Which, if any, of the following events did you experience that were related to this change in health? I have experienced:

- a large but temporary (or short term) improvement in my health (1)
- a large and permanent (or long term) improvement in my health (2)
- a large but temporary (or short term) deterioration in my health (3)
- a large and permanent (or long term) deterioration in my health (4)
- I did not experience a major change in my health (5)

<table>
<thead>
<tr>
<th>C3new7d [asked if C3new3a &lt;= 4] [added 2017]</th>
<th>To what extent was your improvement/deterioration in health expected or not?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally unexpected</td>
<td>1 (1)</td>
</tr>
<tr>
<td>Meanwhile</td>
<td>O</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C3new3b [asked if C3new3=1 AND A1new=1] [added 2015]</th>
<th>Which, if any, of the following events did your spouse/partner experience that were related to this change in health? My spouse/partner has experienced:</th>
</tr>
</thead>
<tbody>
<tr>
<td>a large but temporary (or short term) improvement in health (1)</td>
<td></td>
</tr>
<tr>
<td>a large and permanent (or long term) improvement in health (2)</td>
<td></td>
</tr>
<tr>
<td>a large but temporary (or short term) deterioration in health (3)</td>
<td></td>
</tr>
<tr>
<td>a large and permanent (or long term) deterioration in health (4)</td>
<td></td>
</tr>
<tr>
<td>My spouse/partner did not experience a major change in their health (5)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C3new7d2 [asked if C3new3b &lt;= 4] [added 2017]</th>
<th>To what extent was your spouse/partner’s improvement/deterioration in health expected or not?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally unexpected</td>
<td>1 (1)</td>
</tr>
<tr>
<td>Meanwhile</td>
<td>O</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C3new4 [added 2015]</th>
<th>Did you experience any of the following events during the last 12 months?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check all that apply (if yes to any of the below).</td>
<td></td>
</tr>
<tr>
<td>• employer-provided health benefits were discontinued or reduced (1)</td>
<td></td>
</tr>
<tr>
<td>• employer-provided health benefits were started or increased (2)</td>
<td></td>
</tr>
<tr>
<td>• employer’s contributions to my retirement plan were discontinued or reduced (3)</td>
<td></td>
</tr>
<tr>
<td>• employer’s contributions to my retirement plan were started or increased (4)</td>
<td></td>
</tr>
<tr>
<td>• None of the above (5)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C3new5 [asked if A1new=1] [added 2015]</th>
<th>Did your spouse/partner experience any of the following events during the last 12 months?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check all that apply (if yes to any of the below).</td>
<td></td>
</tr>
<tr>
<td>• employer-provided health benefits were discontinued or reduced (1)</td>
<td></td>
</tr>
<tr>
<td>• employer-provided health benefits were started or increased (2)</td>
<td></td>
</tr>
<tr>
<td>• employer’s contributions to my spouse’s/partner’s retirement plan were discontinued or reduced (3)</td>
<td></td>
</tr>
<tr>
<td>• employer’s contributions to my spouse’s/partner’s retirement plan were started or increased (4)</td>
<td></td>
</tr>
<tr>
<td>• None of the above (5)</td>
<td></td>
</tr>
</tbody>
</table>
B1

Approximately, what was the total combined pre-tax income of all members of your household (including you) during the last 12 months?

Please include money from all jobs, net income from business, farm or rent, pensions, interest on savings or bonds, dividends, social security income, unemployment benefits, Food Stamps, workers compensation or disability benefits, child support, alimony, scholarships, fellowships, grants, inheritances and gifts, and any other money income received by members of your household who are 15 years of age or older.

(1) ______________________________ dollars (1)

B2 [asked if B1=missing]

Which category represents the total combined pre-tax income of all members of your household (including you) during the last 12 months?

Please include money from all jobs, net income from business, farm or rent, pensions, interest on savings or bonds, dividends, social security income, unemployment benefits, Food Stamps, workers compensation or disability benefits, child support, alimony, scholarships, fellowships, grants, inheritances and gifts, and any other money income received by members of your household who are 15 years of age or older.

☐ Less than $10,000 (1)
☐ $10,000 to $19,999 (2)
☐ $20,000 to $29,999 (3)
☐ $30,000 to $39,999 (4)
☐ $40,000 to $49,999 (5)
☐ $50,000 to $59,999 (6)
☐ $60,000 to $74,999 (7)
☐ $75,000 to $99,999 (8)
☐ $100,000 to $124,999 (9)
☐ $125,000 to $149,999 (10)
☐ $150,000 to $179,999 (11)
☐ $175,000 to $199,999 (12)
☐ $200,000 or more (13)

B4

Consider the total combined pre-tax income of all members of your household (including you) during the last 12 months and consider your total combined pre-tax household income during the previous 12 months

Compared to the period 24-12 mos. ago, your total combined pre-tax household income during the last 12 mos. was

☐ higher by 0% or more (1)
☐ lower by 0% or more (2)

B5

In percentage terms, by approximately how much was your total pre-tax household income during the last 12 months higher/lower than during the previous 12 months?

My total pre-tax household income during the last 12 months was ______________________________ %

higher/lower (1)
B6
You mentioned that during the last 12 months your total combined pre-tax income of all members of your household (including you) was approximately [B1]. Besides you [and your spouse/partner] did anyone else contribute to this income?
☑ Yes (1)
☒ No (2)

B6a [asked if B6=1] [added 2015]
How much of the total household income was the income of these other household members?

1) ____________________________ dollars (1)

C1
Please indicate whether you [or your spouse/partner] currently are or ever have been enrolled in each of the following types of employer-sponsored retirement plans (exclude any self-owned/self-managed Individual Retirement Accounts (IRAs) you may have):

A Defined Benefit plan, also known as a traditional employer-provided Pension Plan, pays a fixed amount when you retire, where the amount typically depends on your final or average salary.

Check all that apply (if yes).

☐ Yes, I have such a plan with my current employer (1)
☐ Yes, my spouse/partner has such a plan with his/her current employer (2)
☐ Yes, I have such a plan with a previous employer (3)
☐ Yes, my spouse/partner has such a plan with a previous employer (4)
☐ Yes, I had such a plan with a previous employer but opted to receive the pension as a lump sum cash-out/payout when I left the firm (5)
☐ Yes, my spouse/partner had such a plan with a previous employer but opted to receive the pension as a lump sum cash-out/payout when they left the firm (6)
☐ Yes, I had such a plan and have already been collecting monthly benefits from the plan (8) [added 2015]
☐ Yes, my spouse/partner had such a plan and has already been collecting monthly benefits from the plan (9) [added 2015]
☐ No, I [and my spouse/partner] do not have and have never had this type of plan with a current or former employer (7)

C2
A Defined Contribution (DC) plan (such as a 401K 403(b) 457, or thrift savings plan) in which workers and/or their employers make contributions (for example through payroll deductions) to an account in which money accumulates, and that money can be paid out in a variety of ways depending on the plan or worker’s choice.

Check all that apply (if yes).

☐ Yes, I have such a plan with my current employer (1)
☐ Yes, my spouse/partner has such a plan with his/her current employer (2)
☐ Yes, I have such a plan with a previous employer and still have an account managed by that firm (3)
☐ Yes, I had such a plan with a previous employer but I rolled it over to an IRA or had the money transferred to my current employer’s plan (4)
☐ Yes, my spouse/partner has such a plan with a previous employer and still has an account managed by that firm (5)
☐ Yes, my spouse/partner had such a plan with a previous employer but rolled it over to an IRA or had the money transferred to his/her current employer’s plan (6)
☐ Yes, I had such a plan with a previous employer and have already been making withdrawals (8) [added 2015]
☐ Yes, my spouse/partner had such a plan with a previous employer and has already been making withdrawals (9) [added 2015]
☐ No, I [and my spouse/partner] do not have or no longer have this type of plan with an employer (7)

C1a [added 2015]
How sure are you of your answer(s) to the previous question about whether you have or ever had a Defined Benefit plan with an employer?

I have no idea | 1 (1) | 2 (2) | 3 (3) | 4 (4) | 5 (5) | 6 (6) | 7 (7) | Absolutely sure

C1b [added 2015]
And how sure are you of your answer(s) to the previous question about whether you have or ever had a Defined Contribution plan (such as a 401K 403(b) 457, or thrift savings plan) with an employer?

I have no idea | 1 (1) | 2 (2) | 3 (3) | 4 (4) | 5 (5) | 6 (6) | 7 (7) | Absolutely sure

C1c [asked if A1new=1] [added 2015]
And how sure are you of your answer(s) to the previous question of whether your spouse/partner has or ever had a Defined Benefit plan with an employer?

I have no idea | 1 (1) | 2 (2) | 3 (3) | 4 (4) | 5 (5) | 6 (6) | 7 (7) | Absolutely sure

C1d [asked if A1new=1] [added 2015]
And how sure are you of your answer(s) to the previous question of whether your spouse/partner has or ever had a Defined Contribution plan (such as a 401K 403(b) 457, or thrift savings plan) with an employer?

I have no idea | 1 (1) | 2 (2) | 3 (3) | 4 (4) | 5 (5) | 6 (6) | 7 (7) | Absolutely sure

Cnew
Besides any employer-sponsored Defined Benefit or Defined Contribution plan you may or may not have, do you [or your spouse/partner] own any Individual Retirement Accounts or IRAs (such as traditional or Roth IRA)?

☐ Yes (1)
☐ No (2)

C1x2 [asked if C1=8] [added 2015]
What is the approximate monthly benefit amount you currently receive from your Defined Benefit plan?

(1) ____________________________ dollars (1)

C1x3 [asked if (C1=1 OR C1=3) AND C1 != 8] [added 2015]
What do you think will be the approximate monthly benefit amount you will receive when you start collecting benefits from your Defined Benefit plan?
And at what age do you expect to start collecting benefits from your Defined Benefit plan?

(1) _____________________________ years (1)

What is the approximate monthly benefit amount your spouse/partner currently receives from his/her Defined Benefit plan?

(1) _____________________________ dollars (1)

What do you think will be the approximate monthly benefit amount your spouse/partner will receive when your spouse/partner starts collecting benefits from his/her Defined Benefit plan(s)?

(1) _____________________________ dollars (1)

And at what age do you expect your spouse/partner to start collecting benefits from his/her Defined Benefit plan?

(1) _____________________________ years (1)

Which of the following applies to the Defined Contribution (401(k), 403(b), or 457) plan that you have with a current employer?

Check all that apply (if yes).

☐ I have made contributions during the past 12 months (1)
☐ My employer has made contributions (whether matching or not) during the past 12 months (2)
☐ I have no idea whether I have made contributions during the past 12 months (4) [added 2015]
☐ I have no idea whether my employer has made contributions (whether matching or not) during the past 12 months (5) [added 2015]
☐ No contributions have been made during the past 12 months (3)

Which of the following applies to the Defined Contribution (401(k), 403(b), or 457) plan that your spouse/partner has with a current employer.

Check all that apply (if yes).

☐ My spouse/partner made contributions during the past 12 months (1)
☐ My spouse’s/partner’s employer has made contributions (whether matching or not) during the past 12 months (2)
☐ I have no idea whether my spouse/partner made contributions during the past 12 months (4) [added 2015]
☐ I have no idea whether my spouse's/partner’s employer has made contributions (whether matching or not) during the past 12 months (5) [added 2015]
☐ No contributions have been made during the calendar year (3)

Considering all the Defined Contribution plans you [and your spouse/partner] may currently have with a current or previous employer, approximately, what is the total amount of money currently in all these account(s)?
C2newa [asked if C2new=missing]

Which category represents the total amount of money currently in your [and your spouse’s/partner’s] Defined Contribution account(s)?

- Less than $25,000 (1)
- $25,000 to $50,000 (2)
- $50,000 to $100,000 (3)
- $100,000 to $150,000 (4)
- $150,000 to $250,000 (5)
- $250,000 to $500,000 (6)
- $500,000 to $1,000,000 (7)
- $1,000,000 to $1,500,000 (8)
- $1,500,000 or more (9)
- I have no idea (10)

C2newx1 [asked if Cnew=1] [added 2015]

Considering next any self-owned retirement accounts (IRAs), you [and your spouse/partner] may currently have, approximately, what is the total amount of money currently in all these account(s)?

(1) _______________________________ dollars (1)

C2newx2 [asked if C2newx1=missing]

Which category represents the total amount of money currently in your [and your spouse’s/partner’s] IRA account(s)?

- Less than $25,000 (1)
- $25,000 to $50,000 (2)
- $50,000 to $100,000 (3)
- $100,000 to $150,000 (4)
- $150,000 to $250,000 (5)
- $250,000 to $500,000 (6)
- $500,000 to $1,000,000 (7)
- $1,000,000 to $1,500,000 (8)
- $1,500,000 or more (9)
- I have no idea (10)

Questions C3s1-C3s6 asked if C2 != 7

C3s1

Over the past 12 months have you [and your spouse/partner] started putting money for the first time into your first Defined Contribution plan (401(k), 403(b), 457)?

- Yes (1)
- No (2)

C3s2 [added 2016]

Over the past 12 months have you [and your spouse/partner] added any money to your Defined Contribution plan(s)?
Questions C3s3-C3s6 asked if Cnew=1

C3s3 [asked if C3s2=1 from 2016 on; options 1, 2 asked separately to all respondents prior to 2016]
How does this compare to the year before? Did you [and your spouse/partner] add more, less or the same amount this year to your Defined Contribution plan(s) than in the year before?
- Yes (1)
- No (2)

C3s4
Over the past 12 months have you [and your spouse/partner] withdrawn some money from your Defined Contribution plan(s)?
- Yes (1)
- No (2)

C3s5 [asked if C3s4=1] [added 2016]
How does this compare to the year before? Did you [and your spouse/partner] withdraw more, less or the same amount this year from your Defined Contribution plan(s) than in the year before?
- Yes (1)
- No (2)
- Same (3) [added 2016]

C3s6
Compared to 12 months ago have you [and your spouse/partner] moved the savings in your Defined Contribution plan(s) (401(k), 403(b), 457) into less risky investments (for instance, from stocks to bonds) or into more risky investments (for instance from bonds to stocks)?
- More risky (1)
- Less risky (2)
- Equally risky (3) [added 2016]

Questions C3ns1-C3ns6 asked if Cnew=1

C3ns1 [added 2016]
Over the past 12 months have you [and your spouse/partner] opened your first IRA?
- Yes (1)
- No (2)

C3ns2
Over the past 12 months have you [and your spouse/partner] added any money to your IRA(s)?
- Yes (1)
- No (2)

C3ns4
Over the past 12 months have you [and your spouse/partner] withdrawn some money from your IRA(s)?
C3ns6
Compared to 12 months ago have you [and your spouse/partner] moved the savings in your IRA(s) into less risky investments (for instance, from stocks to bonds) or into more risky investments (for instance from bonds to stocks)?
- More risky (1)
- Less risky (2)
- Equally risky (3) [added 2016]

C4 [asked if C3s3=1]
You indicated that you [and your spouse/partner] increased the amount of money you put into your Defined Contribution account(s) (401(k), 403(b), 457). Your total contribution increased because...
Check all that apply.
- You increased the proportion of your [and your spouse/partner] earnings going into that account(s) (1)
- Your [and your spouse/partner] earnings went up (2)

C5 [asked if C3s3=2]
You indicated that you [and your spouse/partner] reduced the amount of money you put into your Defined Contribution account(s) (401(k), 403(b), 457). Your total contribution decreased because...
Check all that apply.
- You decreased the proportion of your [and your spouse/partner] earnings going into that account(s) (1)
- Your [and your spouse/partner] earnings went down (2)

C5a [asked if C2=1] [added 2015]
Does your employer offer a matching contribution to your Defined Contribution account?
- Yes (1)
- No (2)
- I have no idea (3)

C5ax1 [asked if C5a=1] [added 2015]
What is the maximum matching rate your employer offers?
(1) ______________________ % of my earnings (1)

C5ax2 [asked if Cnewa=2] [added 2015]
Do you actually receive the maximum matching rate?
- Yes (1)
- No (2)
- I have no idea (3)
Questions C5ax3-C5ax4 asked if Cnewa=1

C5ax3 [added 2015]
What proportion of your annual earnings did you contribute to your Defined Contribution (401(k), 403(b), 457) account(s) over the past 12 months (please exclude any employer matching contributions)
(1) ____________________________ % (1)

C5ax4 [added 2015]
And what proportion of your annual earnings did you contribute to your Defined Contribution (401(k), 403(b), 457) account(s) over the prior 12 months? (Again, please exclude any employer matching contributions.)
(1) ____________________________ % (1)

C5b [asked if C2=2] [added 2015]
Does your spouse/partner’s employer offer a matching contribution to your spouse/partner’s Defined Contribution account?
☐ Yes (1)
☐ No (2)
☐ I have no idea (3)

C5bx1 [asked if C5b=1] [added 2015]
What is the maximum matching rate this employer offers?
(1) ____________________________ % of my spouse/partner’s earnings (1)

C5bx2 [asked if Cnewb=2] [added 2015]
Does your spouse/partner actually receive the maximum matching rate?
☐ Yes (1)
☐ No (2)
☐ I have no idea (3)

Questions C5bx3-C5bx4 asked if Cnewb=1

C5bx3 [added 2015]
What proportion of your spouse/partner’s annual earnings did he/she contribute to a Defined Contribution (401(k), 403(b), 457) account(s) over the past 12 months (please exclude any employer matching contributions)
(1) ____________________________ % (1)

C5bx4 [added 2015]
And what proportion of your spouse/partner’s annual earnings did he/she contribute to a Defined Contribution (401(k), 403(b), 457) account(s) over the prior 12 months (again please exclude any employer matching contributions)?
(1) ____________________________ % (1)
Questions C6-C7 asked if C3s4=1

C6

Approximately, what was your [and your spouse’s/partner’s] total combined annual withdrawal from your Defined Contribution (401(k), 403(b), 457) account(s) over the past 12 months?

(1) __________________________ dollars (1)

C7

And what was your [and your spouse’s/partner’s] total annual withdrawal from your Defined Contribution (401(k), 403(b), 457) account(s) over the prior 12 months?

(1) __________________________ dollars (1)

Questions C8-C8apart2 asked if Cnew=1

C8

In total did you [and your spouse/partner] add to, withdraw or keep unchanged the amount of money in your IRA(s) over the past 12 months? (Please exclude any change in the value of funds such as stocks and bonds themselves)

- Added to them (1)
- Withdrew from them (2)
- Kept them unchanged (3)

C8a

In addition to any new contributions or withdrawals you [or your spouse/partner] may have made during the past year, the value for the funds already in your IRA account(s) may also have changed during the past year due to financial market fluctuations. Considering together all new contributions, withdrawals and changes in values, do you think the total amount of money in your [and your spouse’s/partner’s] IRA accounts has increased or decreased over the last 12 months?

- increased by 0% or more (1)
- decreased by 0% or more (2)

C8apart2

In percentage terms, roughly by how much did the total amount of money in your [and your spouse’s/partner’s] IRA accounts increase/decrease over the last 12 months?

(1) __________________________ % (1)

C9 [asked if C3s1=1 OR C3s3=1]

Please indicate how important each of the following was for the increase in your annual contribution to a Defined Contribution (401(k), 403(b), 457) account(s).

<table>
<thead>
<tr>
<th></th>
<th>Very important (1)</th>
<th>Somewhat important (2)</th>
<th>Not at all important (3)</th>
<th>Does not apply (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in job or employment (1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in salary (2)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Change in other income (3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To increase savings for retirement (4)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Important Reason</td>
<td>Very important (1)</td>
<td>Somewhat important (2)</td>
<td>Not at all important (3)</td>
<td>Does not apply (4)</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------</td>
<td>-------------------</td>
<td>------------------------</td>
<td>------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Now is a good time to invest (5)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>To be able to leave a bequest (e.g. to children or organization) (6)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>To make up for a decline in the value of my house(s), stocks and other investments (7)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Had a greater need to save because of a change in my household (marriage, divorce, separation, birth of child, child left home) (8)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Had a greater ability to save because of a change in my household (marriage, divorce, separation, birth of child, child left home) (9) [added 2015]</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>To pay for potential future medical expenses (10) [added 2015]</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>To pay for future long term care expenses (11) [added 2015]</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

**C10 [asked if C3s3=2 OR C3s4=1]**

If C3s3=2 How important were each of the following to your [or your spouse’s] decrease in contributions to your Defined Contribution plan?

If C3s4=1 How important were each of the following to your withdrawal from your [or your spouse’s] Defined Contribution plan?

<table>
<thead>
<tr>
<th>Important Reason</th>
<th>Very important (1)</th>
<th>Somewhat important (2)</th>
<th>Not at all important (3)</th>
<th>Does not apply (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in job or employment (1)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Change in salary (2)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Change in other income (3)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Involuntary job loss (4)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Voluntarily stopped working (5)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Needed to pay for special purchases, such as purchase or down payment on a home, land or other real estate, vehicle or vacation (6)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Wanted to give away or lend to family, friends or others (7)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Had a change in my household (marriage, divorce, separation, birth of child, child left home) (8)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Needed money to pay bills and/or pay down debts (9)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Needed money to cover new/additional health expenses (10)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>To pay for general living expenses (11) [added 2015]</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I already have saved enough for retirement (12) [added 2015]</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

**C11 [asked if C2=1]**

You indicated earlier that you contributed ___% of your annual earnings to your Defined Contribution (401(k), 403(b), 457) account over the past 12 months.
Now, thinking about the next 12 months, do you expect to increase, decrease, or leave unchanged the proportion of your annual earnings that you contribute to your Defined Contribution (401(k), 403(b), 457) account?

☐ Expect to increase the proportion of my earnings that I contribute (1)
☐ Expect to decrease the proportion of my earnings that I contribute (2)
☐ Expect to leave the proportion of my earnings that I contribute unchanged (3)

C11newa [asked if C11=1 AND Cnewa=1]
By how much do you expect to increase the proportion of your annual earnings that you contribute to this account over the next 12 months?

I expect to increase my contribution from ___% of my annual earnings to...
(1) ____________________________ % of my annual earnings (1)

C11newb [asked if C11=2 AND Cnewa=1]
By how much do you expect to decrease the proportion of your annual earnings that you contribute to this account over the next 12 months?

I expect to decrease my contribution from ___% of my annual earnings to...
(1) ____________________________ % of my annual earnings (1)

C11ax1 [asked if C2=2] [added 2015]
You indicated earlier that your spouse/partner contributed ___% of their annual earnings to their Defined Contribution (401(k), 403(b), 457) account over the past 12 months.

Now, thinking about the next 12 months, does your spouse/partner expect to increase, decrease, or leave unchanged the proportion of your spouse's/partner's annual earnings that he/she contributes to a Defined Contribution (401(k), 403(b), 457) account?

☐ Expect to increase the proportion of the spouse's/partner's earnings that he/she contributes (1)
☐ Expect to decrease the proportion of the spouse's/partner's earnings that he/she contributes (2)
☐ Expect to leave the proportion of the spouse's/partner's earnings that he/she contributes unchanged (3)

C11ax2 [asked if C11ax1=1 AND Cnewb=1] [added 2015]
By how much do you and your spouse/partner expect to increase the proportion of your spouse's/partner's annual earnings that he/she contributes to this account over the next 12 months?

My spouse/partner expects to increase their contribution from ___% of their annual earnings to...
(1) ____________________________ % of spouse's/partner's annual earnings (1)

C11ax3 [asked if C11ax1=1 AND (Cnewb=3 OR Cnewb=4)] [added 2015]
What proportion of your spouse's/partner's annual earnings do you expect that he/she will contribute to the Defined Contribution (401(k), 403(b), 457) account over the next 12 months?

(1) ____________________________ % of spouse's/partner's earnings (1)
C11ax4 [asked if C11ax1=2 AND Cnewb=1] [added 2015]

By how much do you and your spouse/partner expect to decrease the proportion of your spouse’s/partner’s annual earnings that he/she contributes to this account over the next 12 months?

My spouse/partner expects to decrease their contribution from ___% of their annual earnings to...

(1) __________________________________________ % of spouse's/partner’s annual earnings (1)

Questions C12-C17 asked if C2 != 7

C12

In addition to any new contributions or withdrawals you [or your spouse/partner] may have made during the past year, the value for the funds already in your Defined Contribution (401(k), 403(b), 457) account(s) (such as stocks, bonds) may also have changed during the past year. Considering together all new contributions, withdrawals and changes in values, do you think the total amount of money in your [and your spouse’s/partner’s] Defined Contribution accounts has increased or decreased over the last 12 months?

☐ increased by 0% or more (1)
☐ decreased by 0% or more (2)

C13

In percentage terms, roughly by how much did the total amount of money in your [and your spouse’s/partner’s] Defined Contribution accounts increase/decrease over the last 12 months?

(1) __________________________________________ % (1)

C15

Consider the current value of your [and your spouse’s/partner’s] Defined Contribution (401(k), 403(b), 457) account(s). If you were to not make any contributions to or withdrawals from your account(s), what do you expect will happen to the value of these account(s) over the next 12 months?

☐ increase by 0% or more (1)
☐ decrease by 0% or more (2)

C15b

By about what percent do you expect the value of your Defined Contribution (401(k), 403(b), 457) account(s) to increase/decrease? Please give your best guess.

Over the next 12 months, I expect the value of my accounts to increase/decrease by (1) __________________________________________ % (1)

C17

Approximately, what proportion of the money in your [and your spouse’s/partner’s combined] Defined Contribution (401(k), 403(b), 457) account(s) is invested in:

Treasury Bills/CDs/Money markets/Money market Mutual Funds (1)
Treasury Inflation-Protected Securities (TIPS)/TIPS Index Funds (2)
Bonds/Bond mutual funds (including US government bonds, municipal bonds, corporate bonds) (3)

(1) ________________________________ %
(2) ________________________________ %
(3) ________________________________ %
Our next questions ask about other savings and investments you may have (such as checking and savings accounts, CDs, stocks, bonds, mutual funds, Treasury bonds), excluding those in a retirement account. We first want to know whether you made any contributions and/or withdrawals to your savings and investments over the last year. Please do not consider changes in the market value of the funds in these accounts, only consider the amounts of new money you added and the amounts you took out.

Would you say that over the last 12 months you [and your spouse/partner] have added more to your savings and investments than you withdrew, or that you have withdrawn more from your investments and savings than you have added to them, or neither?

- ☐ Added more in total (1)
- ☐ Withdrew more in total (2)
- ☐ Added as much as withdrew (3)
- ☐ Neither added nor withdrew any money (5) [added 2018]
- ☐ I [and my spouse/partner] do not have any savings and investments (excluding any in a retirement account) (4)

Questions D4-D5 asked if D2=2

D4

During the last 12 months, about how much more did you [and your spouse/partner] withdraw from these savings and investments than you added to them?

(1) ___________________ dollars (1)

D5

Please indicate how important each of the following was in your decision to withdraw some of your investments or savings.

<table>
<thead>
<tr>
<th>Event</th>
<th>Very important (1)</th>
<th>Somewhat important (2)</th>
<th>Not at all important (3)</th>
<th>Does not apply (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in job or employment (1)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Change in salary (2)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Change in other income (3)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Involuntary job loss (4)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Voluntarily stopped working (5)</td>
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<td>☐</td>
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<td>Needed to pay for special purchases, such as purchase or down payment on a home, land or other real estate, vehicle or vacation (6)</td>
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<td>☐</td>
<td>☐</td>
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</tr>
<tr>
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<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Had a change in my household (marriage, divorce, separation, birth of child, child left home) (8)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Needed money to pay bills and/or pay down debts (9)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Needed money to cover new/additional health expenses (10)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
**Questions D9-D10 asked if D2=1**

**D9**

During the last 12 months, about how much more did you [and your spouse/partner] add to your investments or savings than you withdrew from them?

(1) __________________________ dollars (1)

**D10**

Please indicate how important each of the following was in your decision to add more to your investments or savings.

<table>
<thead>
<tr>
<th>Importance</th>
<th>Very important (1)</th>
<th>Somewhat important (2)</th>
<th>Not at all important (3)</th>
<th>Does not apply (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in job or employment (1)</td>
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<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Change in salary (2)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Change in other income (3)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>To increase savings for retirement (4)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Now is a good time to invest (5)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>To build a cushion in case of future job loss (6)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>To make a large purchase or to pay for future education expenses of children/family/self (7)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>I expect it will be more difficult to borrow money in the future (8)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>To be able to leave a bequest (e.g. to children or organization) (9)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>To make up for a decline in the value of my house(s), stocks or other investments (10)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Had a greater need to save because of a change in my household (marriage, divorce, separation, birth of child, child left home) (11)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Had a greater ability to save because of a change in my household (marriage, divorce, separation, birth of child, child left home) (12) [added 2015]</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>To pay for potential future medical expenses (13) [added 2015]</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>To pay for future long term care expenses (14) [added 2015]</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

**D11 new [asked if D2 != 4]**

Do you expect that over the next 12 months you [and your spouse/partner] will withdraw more from your savings and investments accounts (again excluding those in retirement accounts) than you will add to them in new money, OR that you will add more to savings accounts and investments than you will withdraw?

☑ Expect to withdraw more than add (1)
Expect to add more than withdraw (2)
Withdraw and add about the same (3)
Neither withdraw or add anything (4)

D11new2 [asked if D2=4]
Do you [and your spouse/partner] expect to start putting money into any savings and investments accounts over the next 12 months (again excluding those in retirement accounts)?
☐ Yes (1)
☐ No (2)

D12new [asked if D11new=1]
Over the next 12 months, about how much more do you [and your spouse/partner] expect to withdraw from your savings and investments than you expect to add to them?
(1) ______________________ dollars (1)

D13new [asked if D11new=2]
Over the next 12 months, about how much more do you [and your spouse/partner] expect to add to your savings and investments than you expect to withdraw?
(1) ______________________ dollars (1)

D13new2 [asked if D11new2=1]
Over the next 12 months, how much do you [and your spouse/partner] expect to contribute to your savings and investments?
(1) ______________________ dollars (1)

[Questions D14-D15 asked if D2 != 4]

D14
In addition to any new contributions or withdrawals you [or your spouse/partner] may have made during the past year, the market value of your savings and investments (such as checking and savings accounts, CDs, stocks, bonds, mutual funds, Treasury bonds) may also have changed during the past year. Considering together all new contributions, withdrawals and changes in values, do you think the total value of your savings and investments (excluding funds in retirement accounts) has increased or decreased over the past 12 months?
☐ increased by 0% or more (1)
☐ decreased by 0% or more (2)

D15
In percentage terms, roughly by how much did the total value of your savings and investment increase/decrease over the past 12 months?
It increased/decreased by (1) ______________________ % (1)

D16a [asked if C2<7 OR D2 != 4] [added 2015]
How would you describe the way you and your spouse/partner manage your retirement, saving and investment accounts, and make saving and investment decisions?
☐ We manage our retirement, saving and investment accounts separately (1)
We manage our retirement, saving and investment accounts jointly (2)
We manage some retirement, saving and investment accounts jointly, some separately (3)

D16a2 [added 2015]
We make most savings and investment decisions separately (4)
We make most savings and investment decisions jointly (5)
We make some savings and investment decisions jointly, some separately (6)

D16new [asked if D2 != 4]
Approximately what is the total current value of your [and your spouse's/partner's] savings and investments (such as checking and savings accounts, CDs, stocks, bonds, mutual funds, Treasury bonds), excluding those in retirement accounts?

(1) ____________________________ dollars (1)

D16newa [asked if D16new=missing]
Which category represents the total current value of your [and your spouse's/partner's] savings and investments (such as checking and savings accounts, CDs, stocks, bonds, mutual funds, Treasury bonds), excluding those in retirement accounts?

- Less than $500 (1)
- $500 to $1,000 (2)
- $1,000 to $5,000 (3)
- $5,000 to $10,000 (4)
- $10,000 to $25,000 (5)
- $25,000 to $50,000 (6)
- $50,000 to $100,000 (7)
- $100,000 to $250,000 (8)
- $250,000 or more (9)
- I have no idea (10)

Questions D17-D17b asked if D2 != 4

D17
Consider the current value of your [and your spouse's/partner's] saving and investment accounts (excluding funds in retirement accounts). If you were to not make any contributions or withdrawals from your account(s), what do you expect will happen to the value of your account(s) over the next 12 months?

- increase by 0% or more (1)
- decrease by 0% or more (2)

D17b
By about what percent do you expect the value of your account(s) to increase/decrease? Please give your best guess.

Over the next 12 months, I expect the value of my accounts to increase/decrease by (1)

D19
What proportion of the money in your [and your spouse's/partner's] saving and investment accounts (excluding funds in retirement accounts) is invested in:
Checking/saving accounts (1) ______________________________ % (1)
Treasury Bills/CDs/Money markets/Money market Mutual Funds (2) ______________________________ % (2)
Treasury Inflation-Protected Securities (TIPS)/TIPS Index Funds (3) ______________________________ % (3)
Bonds/Bond mutual funds (including US government bonds, municipal bonds, corporate bonds) (4) ______________________________ % (4)
Stocks/Stock mutual funds (5) ______________________________ % (5)
Real Estate Investment Trusts (REITs)/REIT Index Funds (6) ______________________________ % (6)

D16b [asked if C2<7 OR D2 !=4] [added 2015]
How would you rate your knowledge about your own retirement and saving and investment account(s)?

☐ Very poor (1)
☐ Fair/Below Average (2)
☐ Good/Average (3)
☐ Very good/Above Average (4)
☐ Excellent (5)

D16c [asked if (C2<7 OR D2 !=4) AND A1new=1] [added 2015]
And how would you rate your knowledge about your spouse’s/partner’s retirement and saving and investment account(s)?

☐ Very poor (1)
☐ Fair/Below Average (2)
☐ Good/Average (3)
☐ Very good/Above Average (4)
☐ Excellent (5)

F1
The next few questions ask about home(s) you may have.

Do you [or your spouse/partner] own a home? For the purposes of this survey a home is defined as a house, condo, apartment, mobile home, etc. (with or without a mortgage).

☐ Yes (1)
☐ No (2)

F2 [asked if F1=1]
How many homes do you [and your spouse/partner] currently own? If you own any time share(s), do not include them in your answer.

(1) ______________________________ home(s) (1)

F2newa
During the last twelve months, did you [or your spouse/partner] do any of the following?

Check all that apply (if yes).

☐ Buy a home (1)
- Sell a home (2)
- Sell a home in a short sale (3)
- Foreclose on a home, lose a home in foreclosure or repossession (4)
- None of the above (5)

**Q43 [asked if F2>=1]**

Do you [or your spouse/partner] own or rent your primary residence?

- Own (1)
- Rent (2)
- Other (please specify) (3)

**Questions F3new-F6 asked if Q43=1**

**F3new**

When did you buy this home?

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<th>F3newx2 - Year</th>
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<td>☑ Before 1950 (1949)</td>
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</tbody>
</table>

**F3newe**

What did you pay for this home?

(1) ____________________________ dollars (1)

**F4**

About how much do you think your home would sell for on today’s market?

(1) ____________________________ dollars (1)
F4new [added 2017]
About how much do you expect your home will sell for a year from now?
(1) ____________________________ dollars (1)

F5
About how much do you think your home would have sold for a year ago?
(1) ____________________________ dollars (1)

F6
If you sold your home today, would the proceeds be sufficient to pay off all mortgage loans (if any) and any costs of completing the sale?
☐ Yes (1)
☐ No (2)

F6b [asked if F6=1] [added 2015]
How much do you think would be left in your pocket after paying off your mortgage loans (if any) and any cost of completing the sale?
(1) ____________________________ dollars (1)

F6c [asked if F6=2] [added 2016]
How much do you think you would need to pay out of pocket to finish paying off your mortgage loans (if any) and any cost of completing the sale?
(1) ____________________________ dollars (1)

F14 [asked if F2>1]
About how much in total do you think the other home(s) you own would sell for on today’s market?
(1) ____________________________ dollars (1)

F17 [asked if F2>=1]
Do you [or your spouse/partner] have any outstanding loans against the value of any of your homes, including all mortgages, home equity loans and home equity lines of credit?
☐ Yes (1)
☐ No (2)

F17a [asked if F17=2] [added 2016]
You said you [or your spouse/partner] have no outstanding loans against the value of any of your homes. Is that correct?
☐ Yes (1)
☐ No (2)

dumF17 [asked if F17a=2] [added 2016]
Do you [or your spouse/partner] have any outstanding loans against the value of any of your homes, including all mortgages, home equity loans and home equity lines of credit?
☐ Yes (1)
No (2)

**F18new** [asked if F17=1]  
Approximately, what is the total amount of outstanding loans against your home(s), including all mortgages and home equity loans?  
(1) ________________________________ dollars (1)

**F18new2** [asked if dumF17=1] [added 2016]  
Approximately, what is the total amount of outstanding loans against your home(s), including all mortgages and home equity loans?  
(1) ________________________________ dollars (1)

**F18** [asked if F17=1 AND F18new=missing] [added 2015]  
Which category represents the total amount of current outstanding loans against your home(s)?  
☐ Less than $25,000 (1)  
☐ $25,000 to $49,999 (2)  
☐ $50,000 to $99,999 (3)  
☐ $100,000 to $149,999 (4)  
☐ $150,000 to $199,999 (5)  
☐ $200,000 to $299,999 (6)  
☐ $300,000 to $499,999 (7)  
☐ $500,000 to $799,999 (8)  
☐ $800,000 or more (9)  
☐ I have no idea (10)

**Questions F19-F24a asked if F17=1 OR dumf17=1**

**F19**  
During the last 12 months, has the total amount you [and your spouse/partner] owe on your outstanding loans against your home(s) increased or decreased?  
☐ increased by 0% or more (1)  
☐ decreased by 0% or more (2)

**F19b**  
In percentage terms, by how much did the total amount you owe on these outstanding loans increase/decrease?  
(1) ________________________________ % (1)

**F20new**  
During the last 12 months were you at any time at least 3 months late on making a housing loan payment?  
☐ Yes (1)  
☐ No (2)

**F24** [added 2015]  
Over the next 12 months do you expect the total amount you owe on your outstanding loans against your home(s) to increase or decrease?
☐ increase by 0% or more (1)
☐ decrease by 0% or more (2)

**F24a [added 2015]**
In percentage terms, by how much do you expect the total amount you owe on these outstanding loans to increase/decrease?

(1) ___________________________  % (1)

**D20 [added 2015]**
Do you [or your spouse/partner] own part or all of a farm or business?

☐ Yes (1)
☐ No (2)

**D20b [asked if D20=1] [added 2015]**
What do you think is the value of your [and your spouse’s/partner’s] share in these farm(s) or business(es) (minus anything you owe on them)?

$ (1) ___________________________ (1)

**D20c [added 2015]**
Now, think about the value of any vehicles (such as cars, trucks, motor bikes, motor homes, trailers, boats) you [and your spouse/partner] may own. Taken together, what do you think is the total value of these vehicles (minus anything you owe on them)?

$ (1) ___________________________ (1)

**D20d [added 2015]**
Now, think about the value of any additional real estate or land you and your spouse/partner may own and have not already reported in this survey. Taken together, what do you think is the total value of this additional real estate and land (minus anything you owe on them)?

$ (1) ___________________________ (1)

**D20e [added 2015]**
Now, think about the value of any additional savings or assets (such as cash value in a life insurance policy, a valuable collection for investment purposes, or rights in a trust or estate) you [and your spouse/partner] may have. Taken together, what do you think is the total value of these additional savings or assets (minus anything you owe on them)?

$ (1) ___________________________ (1)

**G1**
Next consider all outstanding debt you [and your spouse/partner] have, including balances on credit cards (including retail cards), auto loans, student loans, other personal loans, as well as medical or legal bills, but excluding all housing related debt (such as mortgages, home equity lines of credit, home equity loans). Approximately, what is the total amount of your [and your spouse’s/partner’s] current outstanding debt?

(1) ___________________________ dollars (1)
**G1new [asked if G1=missing]**

Which category represents your [and your spouse's/partner's] current total outstanding debt? (please do not include any mortgage debt)?

- Less than $500 (1)
- $500 to $999 (2)
- $1,000 to $1,999 (3)
- $2,000 to $4,999 (4)
- $5,000 to $9,999 (5)
- $10,000 to $19,999 (6)
- $20,000 to $29,999 (7)
- $30,000 to $49,999 (8)
- $50,000 to $99,999 (9)
- $100,000 or more (10)
- I have no idea (11)

**Question G1a-G5newb asked if G1>0**

**G1a [added 2015]**

What proportion of your [and your spouse's/partner's] current total outstanding debt (excluding all housing related debt) is due to:

- credit cards (1) __________________________ % (1)
- auto loans (2) __________________________ % (2)
- student loans (3) _______________________ % (3)
- other personal loans (4) __________________________ % (4)
- medical bills (5) __________________________ % (5)
- legal bills (6) __________________________ % (6)

**G2**

During the last 12 months has the combined balance (that is, the total amount you owe) of your [and your spouse's/partner's] non-housing debt increased or decreased?

- increased by 0% or more (1)
- decreased by 0% or more (2)

**G2b**

In percentage terms, by how much has the combined balance of your non-housing debt increased/decreased during the last 12 months?

It has increased/decreased by (1) __________________________ % (1)

**G5newa [added 2017]**

And thinking ahead, do you expect that your [and your spouse's/partner's] non-housing debt will increase or decrease over the next 12 months?

- increase by 0% or more (1)
- decrease by 0% or more (2)
G5newb [added 2017]

In percentage terms, by how much do you expect your [and your spouse’s/partner’s] non-housing debt to increase/decrease over the next 12 months

It will increase/decrease by (1) ____________________________ % (1)

G6

Are you [or your spouse/partner] a cosigner on any debt taken out for or with someone else (child, spouse, others), and if so on what type of loan?

Check all that apply (if yes).

☐ No (1)
☒ Yes, student loan (2)
☒ Yes, mortgage (3)
☒ Yes, car loan (4)
☒ Yes, other loan (please specify) (5)_________

G6a [asked if G6>1] [added 2015]

What do you think is the value of all the loan(s) you [and your spouse/partner] cosigned?

$ (1) ____________________________ (1)

H7new

During the last 12 months did you [or your spouse/partner] ever file or consider filing for bankruptcy?

☐ Yes (1)
☐ No (2)

H8

What do you think is the percent chance that over the next 12 months you [or your spouse/partner] will file for bankruptcy?

☐ [slider] (1)

H9 [added 2015]

How would you rate your knowledge about your own debts?

☐ Nonexistent/Very Poor (1)
☐ Fair/Below Average (2)
☐ Good/Average (3)
☐ Very good/Above Average (4)
☐ Excellent (5)

H10 [asked if A1new=1] [added 2015]

And how would you rate your knowledge about your spouse’s/partner’s debts?

☐ Nonexistent/Very Poor (1)
☐ Fair/Below Average (2)
☐ Good/Average (3)
☐ Very good/Above Average (4)
☐ Excellent (5)
**H10a [added 2016]**

What would you say is your credit score?

- Below 620 (1)
- 620-679 (2)
- 680-719 (3)
- 720-760 (4)
- Above 760 (5)
- Don’t know (6)

**H10b [added 2016]**

What is the last time you checked or learned about your credit score, or requested a copy of your credit report?

- Less than a month ago (1)
- Between one and 6 months ago (2)
- Between 6 and 12 months ago (3)
- Between 1 and 2 years ago (4)
- More than 2 years ago (5)
- I have never checked my credit score (6)

**I1**

What is your current employment situation?

*Check all that apply.*

- Working full-time (for someone or self-employed) (1)
- Working part-time (for someone or self-employed) (2)
- Not working, but would like to work (3)
- Temporarily laid off (4)
- On sick or other leave (5)
- Permanently disabled or unable to work (6)
- Retiree or early retiree (7)
- Student, at school or in training (8)
- Homemaker (9)
- Other (please specify) (10)________________

**I1new [asked if A1new=1] [added 2015]**

And what is your spouse’s/partner’s current employment situation?

*Check all that apply.*

- Working full-time (for someone or self-employed) (1)
- Working part-time (for someone or self-employed) (2)
- Not working, but would like to work (3)
- Temporarily laid off (4)
- On sick or other leave (5)
- Permanently disabled or unable to work (6)
- Retiree or early retiree (7)
- Student, at school or in training (8)
- Homemaker (9)
- Other (please specify) (10)________________
I13 [asked if Age<62]
Thinking about work in general and not just your present job (if you currently work), what do you think is the percent chance that you will be working full-time after you reach age 62?
○ [slider] (1)

I15 [asked if Age<67]
Thinking about work in general and not just your present job (if you currently work), what do you think is the percent chance that you will be working full-time after you reach age 67?
○ [slider] (1)

Questions I17-I20 asked if I1=1-5, or 8

I17
At what age do you plan to retire from working for pay altogether?
At (1) ______________________________ years of age (1)

I18
Has the age at which you plan to retire changed since 12 months ago?
○ I now plan to retire sooner than I did 12 months ago (1)
○ No change in plans (2)
○ I now plan to retire later than I did 12 months ago (3)

Question I19 asked if I18=1

I19
How many years earlier do you expect to retire compared to what you had planned?
(1) ______________________________ year(s) (1)

Question I20 asked if I18=3

I20
How many additional years do you expect to be working compared to what you had planned?
(1) ______________________________ year(s) (1)

Questions I21a-121new asked if A1new=1

I21a
Is your spouse/partner younger than 67?
○ Yes (1)
○ No (2)

I21
Thinking again about work in general and not just his/her present job (if he/she currently works), what do you think is the percent chance that your spouse/partner will be working full-time after he/she reaches age 67?
I21b
Over the past 12 months, have the chances of you [and your spouse/partner] leaving an inheritance increased, decreased or stayed the same?
☐ Increased (1)
☐ Decreased (2)
☐ Stayed the same (3)

I23a [added 2015]
What do you think is the percent chance that you [and your spouse/partner] will end up leaving an inheritance?
☐ [slider] (1)

I23b [asked if I23a>0] [added 2015]
Approximately how much do you expect to leave as inheritance?
$ (1) ___________________________ (1)

Qmort1 [asked if Age<65]
What do you think is the percent chance that you will live to age 65?
☐ [slider] (1)

Qmort2 [asked if Age<75]
What do you think is the percent chance that you will live to age 75?
☐ [slider] (1)

Qmort3 [asked if Age<85]
What do you think is the percent chance that you will live to age 85?
☐ [slider] (1)

I22 [asked if Age<62]
Assuming that you will reach age 62 (the eligibility age for Social Security), what do you think is the percent chance that you will receive any Social Security benefits?
☐ [slider] (1)

Questions I23intro-I25 asked if I22new>0

I23intro
Suppose that you will indeed receive Social Security benefits in the future. We will ask some questions about when you expect to receive these benefits and how much you think they will be.

I23
At what age do you expect to start collecting these benefits?
At (1) ___________________________ years of age (1)
I24
When you reach ___, (the age at which you expect to start collecting Social Security benefits), how much do you expect your monthly Social Security benefits to be in today’s dollars?
$ (1) ________________________ per month (1)

D21 [asked if I1=1-5, or 8] [added 2015]
Besides any Social Security benefits [and payments from your Defined Benefit account(s)] do you expect to receive any other regular income after you retire?
☐ Yes (1)
☐ No (2)

Questions D21a-D22 asked if D21=1

D21a [added 2015]
Would you be able to name the alternative sources of income you expect to receive other than Social Security Benefits [and payments from your Defined Benefit account(s)]?

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<th>No (2)</th>
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<td>Interest/Returns on Savings and Investments (4) [added 2016]</td>
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<td>Other (please specify): (3)____________</td>
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D22 [added 2015]
What is the expected total monthly amount of additional income you expect to receive after you retire?
(1) ________________________ dollars per month (1)

Questions D23-D25 asked if I1 != 6,7

D23 [added 2015]
How much money do you [and your spouse/partner] expect to have saved (including funds in any Defined Contribution plan(s), IRAs, and cash, checking and savings account) by the time you retire?
(1) ________________________ dollars (1)

D23a [added 2015]
How much money overall do you think you would need to be able to retire (while keeping your standard of living)?
(1) ________________________ dollars (1)

D24 [added 2015]
For how many years do you expect your savings to be sufficient to live off?
(1) ________________________ year(s) (1)

D25 [added 2015]
Taken altogether (that is accounting for all possible savings, income, social security, defined benefit) would you consider that you will have too little, too much, or about the right amount of money to meet your expected retirement needs?
Questions D25a & D25b [added 2015]

D25a

Twelve months ago, how much money did you think you would need to be able to retire (while keeping your standard of living)?

(1) ___________________________ dollars (1)

D25b [asked if D25a != D23a] [added 2015]

Why do you now think you need $____ (from D25a) Please type your answer below.

Questions D26a & D26b [added 2015]

D26a [asked if I1=7]

At what age did you retire?

(1) ___________________________ years old (1)

D26b [asked if I1new=7]

At what age did your spouse/partner retire?

(1) ___________________________ years old (1)

Questions D26-D27 asked if I1=7

D26 [added 2015]

How much money had you [and your spouse/partner] saved (including funds in any Defined Contribution plan(s), IRAs, and cash, checking and savings account) by the time you [both] retired?

(1) ___________________________ dollars (1)

D27 [added 2016]

At the time you [both] retired, for how many years did you expect your savings to be sufficient to live off?

(1) ___________________________ years (1)

SP1intro

The next questions are about your total household spending, including groceries, clothing, personal care, housing (such as rent, mortgage payments, utilities, maintenance, home improvements), medical expenses (including health insurance), transportation, recreation and entertainment, education, and any large items (such as home appliances, electronics, furniture, or car payments). Please exclude money saved or invested, including real estate investments like home purchases.

QSP3

Did you or any members of your household make any of the following large purchases during the last 12 months?
Check all that apply (if yes).

☐ Home appliances (1)
☐ Electronics, computers or cell phones (2)
☐ Furniture (3)
☐ Home repairs, improvements or renovations (4)
☐ Car or other vehicles, or major car repairs (5)
☐ Trips and vacations (6)
☐ A house or apartment (9) [added 2015]
☐ Other (please specify) (7) ______
☐ None of the above (8)

QSP4

What do you think is the percent chance that you or a member of your household will make any of the following large purchases within the next 12 months?

Please enter an answer between 0 and 100 for each item below.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent Chance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home appliances (1)</td>
<td></td>
</tr>
<tr>
<td>Electronics, computers or cell phones (2)</td>
<td></td>
</tr>
<tr>
<td>Furniture (3)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>A house or apartment (7)</td>
<td></td>
</tr>
</tbody>
</table>

K0 [added 2015]

Over the next 12 months, do you think on average stock prices in the U.S. stock market will increase or decrease?

☐ increase by 0% or more (1)
☐ decrease by 0% or more (2)

K0part2 [added 2015]

In percentage terms, by how much do you think on average stock prices in the U.S. stock market will increase/decrease over the next 12 months?

(1) ______________________________ % (1)

K1

Thinking about your life and the kinds of things that could happen, what do you think is the percent chance that you might need to come up with $2,000 for an unexpected expense in the next month?

☐ [slider] (1)

K2

What do you think is the percent chance that you could come up with $2,000 if an unexpected need arose within the next month?

☐ [slider] (1)

K2b [asked if K2>9%]

What source would you most likely draw upon to come up with the money?
Own savings (1)
Borrow from a bank or credit card (2)
Borrow from friends or family (3)
Borrow from a payday lender or pawn shop (4)
Borrow from employer (5)

K2c
Did you qualify for a tax refund this year?
Yes (1)
No (2)
Have not yet filed (3)

K2d [asked if K2c=1]
What proportion of the tax refund did you (or plan to)...
Spend (1) % (1)
Save (2) % (2)
Use to pay down debt (3) % (3)

K3new
On a scale from 1 to 7, how would you rate your willingness to take risks regarding financial matters?
Not willing at all 1 (1) 2 (2) 3 (3) 4 (4) 5 (5) 6 (6) 7 (7) Very willing